PTO/SB/05 (06-03)
Approved for use through 07/31/2003. OMB 0651-0032
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UTILITY PATENT APPLICATION TRANSMITTAL

(Only for new nonprovisional applications under 37 CFR 1.53(b))

Attorney Docket No.)
First Inventor	Juei-Mei Wang	
Title	SYSTEM AND METHOD FOR MANAGING BAD ACCOUNTS	OF
Everence Mail Label No.	ACCOUNTS RECEIVABLE)

APPLICATION ELEMENTS See MPEP chapter 600 concerning utility patent application contents.	ADDRESS TO: Mail Stop Patent Application Commissioner for Patents P.O. Box 1450 Alexandria VA 22313-1450						
1. X Fee Transmittal Form (e.g., PTO/SB/17) (Submit an original and a duplicate for fee processing) Applicant claims small entity status. See 37 CFR 1.27. 3. X Specification [Total Pages 1 2] (preferred arrangement set forth below) - Descriptive title of the invention - Cross Reference to Related Applications - Statement Regarding Fed sponsored R & D - Reference to sequence listing, a table, or a computer program listing appendix - Background of the Invention - Brief Summary of the Invention - Brief Description of the Drawings (if filed) - Detailed Description - Claim(s) - Abstract of the Disclosure	7. CD-ROM or CD-R in duplicate, large table or Computer Program (Appendix) 8. Nucleotide and/or Amino Acid Sequence Submission (if applicable, all necessary) a. Computer Reader Form (CRF) b. Specification Sequence Listing on: i. CD-ROM or CD-R (2 copies); or ii. Paper c. Statements verifying identity of above copies ACCOMPANYING APPLICATION PARTS						
4. X Drawing(s) (35 U.S.C. 113) [Total Sheets 6]	9. Assignment Papers (cover sheet & document(s)) 10. 37 CFR 3.73(b) Statement Power of						
5. Oath or Declaration [Total Sheets 2] a. X Newly executed (original or copy) b. Copy from a prior application (37 CFR 1,63(d))	(when there is an assignee) 11. English Translation Document (if applicable) 12. Information Disclosure Statement (IDS)/PTO-1449 Citations						
(for continuation/divisional with Box 18 completed)	13. Preliminary Amendment 14. Return Receipt Postcard (MPEP 503) (Should be specifically itemized) 15. Certified Copy of Priority Document(s) (if foreign priority is claimed)						
i. DELETION OF INVENTOR(S)							
Signed statement attached deleting inventor(s)							
name in the prior application, see 37 CFR 1.63(d)(2) and 1.33(b).	16. Nonpublication Request under 35 U.S.C. 122 (b)(2)(B)(i). Applicant must attach form PTO/SB/35						
6. Application Data Sheet. See 37 CFR 1.76	or its equivalent. 17. Other:						
16 K CONTINUING ADDITION							
18. If a CONTINUING APPLICATION, check appropriate box, and suppoperation following the title, or in an Application Data Sheet under 37	Ny the requisite information below and in the first sentence of the CFR 1.76:						
	, , , , , , , , , , , , , , , , , , , ,						
Prior application information: Examiner For CONTINUATION OF DIVISIONAL APPS only; The entire disclosure of the	Art Unit: prior application, from which an oath or declaration is supplied under Box						
5b, is considered a part of the disclosure of the accompanying continuation The incorporation <u>can only</u> be relied upon when a portion has been inadvert	of divisional application and is becally incorporated by reference						
19. CORRESPONE							
Customer Number: 25859	OR Correspondence address below						
Name							
Address							
City	State Zip Code						
	elephone Fax						
Name (PrintType) Wei Te Stanon	Registration No. (Attorney/Agent) 43 325						
Signature WEI 1E CIDATION	Registration No. (Attorney/Agent) 43,325						
This collection of information is required by 3 Leff 1.53(b). The information is	1.4000						

Inis collection of information is required by 31 CFF 1.53(by: The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application, Consideritality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 17 minutes to complete, including gathering, preparing, and submitting the completed application from to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce. P.O. Box 150, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Mail Stop Patent Application, Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

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PTO/SB/17 (01-03)
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METHOD OF PAYMENT (check all that apply)		FEE CALCULATION (continued)					
OTAL AMOUNT OF PAYMENT	(\$) 790.00	Attorney Docket No.					
		Art Unit					
Applicant claims small entity status		Examiner Name					
Effective 01/01/2003. Patent fees are		First Named Inventor	Juei-Mei Wang				
for FY	2003	Filing Date					
OFEE INAIN	SIVILLIAL	Application Number					
FEE TRANSMITTAL		Complete if Known					
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Attorney Docket No.							
METHOD OF PAYMENT (check all that apply)	FEE CALCULATION (continued)						
X Check Credit card Money Other None	3. A	3. ADDITIONAL FEES					
Order Order		Entity	Small	Entity	,		
Deposit Account:		Fee	Fee	Fee	Fee Description		
Deposit Account	1051	,	Code	(\$)		Fee Paid	
Number		130	2051	65	Surcharge - late filing fee or oath		
Deposit Account		50	2052	25	Surcharge - late provisional filing fee or cover sheet		
Name The Commissioner is authorized to: (check all that apply)		130	1053	130	Non-English specification		
Charge fee(s) indicated below Credit any overpayments		2,520	1812	2,520	For filing a request for ex parte reexamination		
Charge any additional fee(s) during the pendency of this application		920*	1804	920*	Requesting publication of SIR prior to Examiner action		
Charge fee(s) indicated below, except for the filing fee		1.840*	1805	1,840*			
to the above-identified deposit account.		.,		.,	Examiner action		
FEE CALCULATION		110	2251	55	Extension for reply within first month	1 1	
1. BASIC FILING FEE		410	2252	205	Extension for reply within second month		
Large Entity Small Entity	1253	930	2253	465	Extension for reply within third month		
Fee Fee Fee Fee Description Fee Paid Code (\$) Code (\$)	1254	1,450	2254	725	Extension for reply within fourth month		
1001 750 2001 375 Utility filing fee 7501	1255	1,970	2255	985	Extension for reply within fifth month		
1002 330 2002 165 Design filing fee	1401	320	2401	160	Notice of Appeal		
1003 520 . 2003 260 Plant filing fee	1402	320	2402	160	Filing a brief in support of an appeal		
1004 750 2004 375 Reissue filing fee	1403	280	2403	140	Request for oral hearing		
1005 160 2005 80 Provisional filing fee	1451	1,510	1451	1,510	Petition to institute a public use proceeding		
SUBTOTAL (1) (\$) 750.00	1452	110	2452	55	Petition to revive - unavoidable		
	1453	1,300	2453	650	Petition to revive - unintentional		
2. EXTRA CLAIM FEES FOR UTILITY AND REISSUE		1,300	2501	650	Utility issue fee (or reissue)	<u> </u>	
Extra Claims below Fee Paid	1502	470	2502	235	Design issue fee		
Total Claims 10 -20** = 0 x 18 = 0	1503	630	2503	315	Plant issue fee		
Independent 3 - 3** = 0 x 84 = 0 Multiple Dependent	1460	130	1460	130	Petitions to the Commissioner		
Muliuple Dependent	1807	50	1807	7 50	Processing fee under 37 CFR 1.17(q)		
Large Entity Small Entity Fee Fee Fee Fee Pee Description	1806	180	1806	180	Submission of Information Disclosure Stmt		
Code (\$) Code (\$)	8021	40	8021	I 40	Recording each patent assignment per property (times number of properties)	40	
1202	1809	750	2809	375	Filing a submission after final rejection		
1201 84 2201 42 Independent claims in excess of 3 1203 280 2203 140 Multiple dependent claim, if not paid	1010	750	2040	. 275	(37 CFR 1.129(a))		
1204 84 2204 42 ** Reissue independent claims	1810	750	2810	3/5	For each additional invention to be examined (37 CFR 1.129(b))		
over original patent		750	2801	375	Request for Continued Examination (RCE)		
1205 18 2205 9 ** Reissue claims in excess of 20 and over original patent	1802	900	1802	900	Request for expedited examination of a design application		
SUBTOTAL (2) (\$) 0.00	Other	fee (sp	ecify) _			لتتا	
**or number previously paid, if greater; For Reissues, see above	*Red	ced by	Basic f	Filing F	ee Paid SUBTOTAL (3) (\$) 40	.00	

SUBMITTED BY				(Complete	(if applicable)
Name (Print/Type)	Wei Te Thung	Registration No. (Attorney/Agent)	43,325	Telephone	408-919-6137
Signature				Date	1782 2M

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